Fill in this information to identify the case:					
Debtor 1	Edward Dillon				
Debtor 2 (Spouse, if filing)	Margaret Dillon				
United States Bankr	uptcy Court for the: Middle District of	Pennsylvania (State)			
Case number	5:17-bk-00337-MJC	-			

Form 4100R

Response to Notice of Final Cure Payment

10/15

	cy Rule 3002.1(g), the credi	tor responds	to the trustee	S Houce of Illiai Ci	are payment.		
Name of Creditor:	THE BANK OF NEW YOUNG YOUNG THE BANK OF NEW YORK, AS TRUS CERTIFICATEHOLDER ALTERNATIVE LOAN PASS-THROUGH CER	TEE FOR TI RS OF THE (FRUST 2007	HE CWALT, INC. 7-23CB MORT	GAGE	Court claim 10	n no. (if knowr	n):
ast 4 digits of any	number you use to identif	y the debtor	's account: X	XXXXX8253			
Property address:	1285 Scotrur Number S Scotrun, PA City	Street	ZIP Code				
art 2: Pre-petiti	on Default Payments						
as of the date of t	ditor's claim. Creditor assibles response is:	serts that the	e total pre-peti	tion amount remain	aining unpaid		\$
	at the debtor(s) are currer Code, including all fees,				t with § 1322(I	o)(5)	
The next post-per	tition payment from the de	ebtor(s) is du		M/DD/YYYY			
	at the debtor(s) are not c Code, including all fees,				tent with § 13	22(b)(5)	
Creditor asserts t	hat the total amount rema	ining unpaid	d as of the dat	e of this response	e is:		
	tition payments due:					(a) \$	6,875.73
•	narges, expenses, escrow	, costs outst	tanding, and s	uspense	1	+(b) \$	(657.19)
c. Total. Add li						(C) \$	6,218.54
Obligated for the Due on:	hat the debtor(s) are cont post-petition payment(s) t yments are from 2/1/202	hat first bec		02/01/2022 MM/DD/YYYY			

Debtor 1	Edward Dillon			Case number 5:17-bk-00337-MJC	
	First Name	Middle Name	Last Name		

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5:	Sign	Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor

☑ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

*	/s/Toni Townsend	Dat	te <u>04/14/2022</u>
	Signature		
Print	Toni Townsend	Tit	le Authorized Agent for the Creditor
	First Name Middle Name Last Name		
Company	McCalla Raymer Leibert Pierce, LLC		
If different from the	notice address listed on the proof of claim to which this response applies	s:	
Address	1544 Old Alabama Road Number Street		
	Roswell, GA 30076 City State Zip Code		
Contact phone	(312) 346-9088 X5174	Email _	Toni.Townsend@mccalla.com

Case 5:17-bk-00337-MJC Response to Notice of Final Cure Payment Entered 04/14/22 16:47:41 Desc Page | 2 Main Document Page 2 of 4

Bankruptcy Case No.: 5:17-bk-00337-MJC

Chapter: 13

Margaret Dillon Judge: Honorable Mark J Conway

CERTIFICATE OF SERVICE

I, Toni Townsend, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Edward Dillon 1285 Scotrun Drive Scotrun, PA 18355

In Re:

Edward Dillon

Margaret Dillon 1285 Scotrun Drive Scotrun, PA 18355

Steven R Savoia (served via ECF Notification)

621 Ann Street PO Box 263

Stroudsburg, PA 18360

Jack N Zaharopoulos, Trustee (served via ECF Notification)

Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036

United States Trustee (served via ECF Notification)

228 Walnut Street, Suite 1190

Harrisburg, PA 17101

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: <u>04/14/2022</u> By: /s/Toni Townsend

(date) Toni Townsend,

Authorized Agent for the Creditor

Form 4100R

Response to Notice of Final Cure Payment

Page | 3

	Date	Amount		Suspense	
Post-Petition Due date	Received	Received	Amount Due	Application	Suspense Balance
				\$ -	\$ - \$ -
				\$ - \$ -	\$ -
				\$ -	\$ -
	2/14/2017	\$2,419.46		\$ 2,419.46	\$ 2,419.46
02/01/17	3/2/2017	\$2,418.96	\$2,419.96	\$ (1.00)	\$ 2,418.46
03/01/17	4/3/2017	\$2,419.96	\$2,419.96	\$ -	\$ 2,418.46
04/01/17	5/1/2017	\$2,419.96	\$2,419.96	\$ -	\$ 2418.46
05/01/17	5/1/2017	\$2,421.46	\$2,419.96	\$ 1.50	\$ 2419.96
06/01/17 07/01/17	5/1/2017	\$2,422.00	\$2,419.96 \$2,419.96	\$ 2.04 \$ (2,419.96)	\$ 2 422.00 \$ 2.04
08/01/17	6/1/2017	\$2,422.00	\$2,419.96	\$ 2.04	\$ 4.08
09/01/17	8/1/2017	\$2,422.00	\$2,419.96	\$ 2.04	\$ 6.12
10/01/17	9/1/2017	\$2,425.00	\$2,419.96	\$ 5.04	\$ 11.16
11/01/17	10/1/2017	\$2,422.00	\$2,419.96	\$ 2.04	\$ 13.20
12/01/17	11/1/2017	\$2,422.00	\$2,419.96	\$ 2.04	\$ 15.24
01/01/18	1/1/2018	\$2,425.00	\$2,419.96	\$ 5.04 \$ 5.04	\$ 20.28 \$ 25.32
02/01/18 03/01/18	2/1/2018 3/6/2018	\$2,425.00 \$2,425.00	\$2,419.96 \$2,419.96	\$ 5.04	\$ 25.32
04/01/18	4/4/2018	\$2,416.86	\$2,419.96	\$ (3.10)	\$ 27.26
05/01/18	5/3/2018	\$2,417.00	\$2,416.86	\$ 0.14	\$ 27.40
06/01/18	6/5/2018	\$2,417.00	\$2,416.86	\$ 0.14	\$ 27.54
07/01/18	7/6/2018	\$2,416.86	\$2,416.86	\$ -	\$ 27.54
08/01/18	8/16/2018	\$2,417.00	\$2,416.86	\$ 0.14	\$ 27.68
09/01/18 10/01/18	9/29/2018	\$2,460.00 \$2,460.00	\$2,416.86 \$2,416.86	\$ 43.14 \$ 43.14	\$ 70.82 \$ 113.96
11/01/18	10/29/2018 12/6/2018	\$2,460.00	\$2,416.86	\$ 43.14 \$ 43.14	\$ 157.10
12/01/18	1/15/2019	\$2,420.00	\$2,416.86	\$ 3.14	\$ 160.24
01/01/19	2/8/2019	\$2,417.00	\$2,416.86	\$ 0.14	\$ 160.38
02/01/19	3/5/2019	\$2,420.00	\$2,416.86	\$ 3.14	\$ 163.52
03/01/19	4/4/2019	\$2,420.00	\$2,416.86	\$ 3.14	\$ 166.66
04/01/19	5/7/2019	\$2,420.00	\$2,416.86	\$ 3.14	\$ 169.80
05/01/19 06/01/19	6/13/2019 7/5/2019	\$2,420.00 \$2,420.00	\$2,417.85 \$2,417.85	\$ 2.15 \$ 2.15	\$ 171.95 \$ 174.10
07/01/19	8/13/2019	\$2,420.00	\$2,417.85	\$ 2.15	\$ 176.25
08/01/19	9/17/2019	\$2,418.00	\$2,417.85	\$ 0.15	\$ 176.40
09/01/19	10/10/2019	\$2,418.00	\$2,417.85	\$ 0.15	\$ 176.55
10/01/19	11/18/2019	\$2,419.00	\$2,417.85	\$ 1.15	\$ 177.70
11/01/19	1/7/2020	\$2,419.00	\$2,417.85	\$ 1.15	\$ 178.85
12/01/19	2/17/2020	\$2,420.00	\$2,417.85	\$ 2.15	\$ 181.00
01/01/20 02/01/20	3/9/2020 4/7/2020	\$2,420.00 \$2,420.00	\$2,417.85 \$2,417.85	\$ 2.15 \$ 2.15	\$ 183.15 \$ 185.30
03/01/20	5/5/2020	\$2,427.79	\$2,417.85	\$ 9.94	\$ 195.24
04/01/20	6/3/2020	\$2,427.79	\$2,417.85	\$ 9.94	\$ 205.18
05/01/20	7/16/2020	\$2,427.79	\$2,427.79	\$ -	\$ 205.18
06/01/20	8/27/2020	\$2,427.79	\$2,427.79	\$ -	\$ 205.18
07/01/20	10/6/2020	\$2,427.79	\$2,427.79	\$ - \$ -	\$ 205.18
08/01/20 09/01/20	11/2/2020 12/11/2020	\$2,427.79 \$2,427.79	\$2,427.79 \$2,427.79	\$ -	\$ 205.18 \$ 205.18
03/01/20	1/9/2021	\$2,027.79	<i>\$2,427.73</i>	\$ 2 027.79	\$ 2 232.97
10/01/20	2/11/2021	\$2,427.79	\$2,427.79	\$ -	\$ 2 232.97
11/01/20	3/11/2021	\$2,427.79	\$2,427.79	\$ -	\$ 2,232.97
12/01/20	5/4/2021	\$2,427.79	\$2,427.79	\$ -	\$ 2,232.97
01/01/21	5/21/2021	\$2,341.91	\$2,427.79	\$ (85.88) \$ (135.88)	\$ 2 147.09 \$ 2.011.21
02/01/21 03/01/21	6/10/2021 7/12/2021	\$2,291.91 \$2,291.91	\$2,427.79 \$2,427.79	\$ (135.88) \$ (135.88)	\$ 2,011.21 \$ 1,875.33
04/01/21	8/15/2021	\$2,291.91	\$2,427.79	\$ (135.88)	
05/01/21	9/12/2021	\$2,291.91	\$2,291.91	\$ -	\$ 1 739.45
06/01/21	10/28/2021	\$2,291.91	\$2,291.91	\$ -	\$ 1,739.45
07/01/21	11/10/2021	\$2,291.91	\$2,291.91	\$ -	\$ 1,739.45
08/01/21	12/14/2021	\$2,291.91	\$2,291.91	\$ -	\$ 1739.45
09/01/21 10/01/21	1/14/2022 2/10/2022	\$2,291.91 \$2,291.91	\$2,291.91 \$2,291.91	\$ - \$ -	\$ 1,739.45 \$ 1,739.45
11/01/21	3/10/2022	\$2,291.91	\$2,291.91	\$ -	\$ 1,739.45
12/01/21	4/6/2022	\$2,291.91	\$2,291.91	\$ -	\$ 1739.45
				\$ -	\$ 1,739.45
Post-Petition Fees			\$650.00	\$ (650.00)	
	CDEDIT	ć 4.050.05		\$ -	\$ 1 089.45
01/01/22	POST PMT	\$ 1,859.65	\$2,291.91	\$ 1,859.65 \$ (2,291.91)	\$ 2,949.10 \$ 657.19
	PMT DUE		\$2,291.91	\$ (2,291.91)	
	PMT DUE		\$2,291.91	\$ (2 291.91)	
04/01/22			\$2,291.91	\$ (2,291.91)	\$ (6,218.54)
				\$ -	\$ (6,218.54)
63	60	ć 145.202.70	ć 154.603.33	\$ -	\$ (6 218.54)
63	60	\$ 145,383.78	\$ 151,602.32	\$ (6,218.54)	

Loan Number	
Debtor	
BK filed date	
BK Case #	
Loan Acquired	
Post Next Due	2/1/2022
Suspense	\$ 657.19

		#	
Due Date	Due Amount	Months	Total Due
2/1/2022-4/1/2022	\$2,291.91	3	\$ 6,875.73
			\$ -
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$ -
		Subtotal	\$ 6,875.73
	\$ 657.19		
	\$ 6,218.54		

\$ 6,875.73	
\$ 657.19	unapplied
\$ 6,218.54	

Payment Address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

Overnight Payment Address: Shellpoint Mortgage Servicing Attn Payment Processing 55 Beattie Place Ste 500MS-501 Greenville, SC 29601

Filed w/Courts